

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Carolyn Bocchino

Case No.: 18-23643

Judge: Vincent F. Papalia

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: 10/01/18

☐ Motions Included

☐ Modified/No Notice Required

**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney VEF

Initial Debtor: C B

Initial Co-Debtor

Part 1: Payment and Length of Plan

a. The debtor shall pay **\$513.00** to the Chapter 13 Trustee, starting on August 1, 208 for approximately 1 month and then **\$550.00** starting on September 1, 2018\$643.00 for approximately **59** months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Virginia E. Fortunato, LLC	Administrative	Est. \$3,500.00 ***Please note an itemized invoice will be filed with a fee application prior to confirmation as it is the office's standard practice.***
Marie-Ann Greenberg	Administrative	Est. \$3,842.36

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan?)
Ford Motor Credit Company, LLC/CAB East LLC	2017 Ford Escape	\$339.65	N/A	\$339.65	\$339.65
Wells Fargo Bank, N.A.	16 Doremus Place	\$3,574.27	N/A	\$3,574.27	\$2,043.16*** Monthly payment subject to annual increases for escrow pursuant to RESPA.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

City of Clifton - Loan

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☒ Not less than 100% percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Collateral	Total Amount to be Paid through the Plan
Discover	16 Doremus Place, Clifton, NJ 07013 Doc. No. PAS-DC-012738-13 Judgment No. PAS--VJ002384-14	\$11,758.70
Midland Funding/SYNCB	16 Doremus Place, Clifton, NJ 07013 Doc. No. PAS-DC-007604-16 Judgment No. PAS-VJ006804-16	\$482.20
Portfolio Receovery/Citibank-Best Buy	16 Doremus Place, Clifton, NJ 07013 Doc. No. PAS-DC-004499-16 Judgment No. PAS-VJ005242-17	\$1,407.59

Slomin's Inc.	16 Doremus Place, Clifton, NJ 07013 Doc. No. PAS-DC-013734-17 Judgment No. PAS-VJ-001683-18	\$1,759.38
Midland Funding, LLC	16 Doremus Place, Clifton, NJ 07013 Doc. No. PAS-DC-000225-15 Judgment No. PAS-VJ-001520-15	\$834.14
Midland Funding, LLC/SYNCB/JCP	16 Doremus Place, Clifton, NJ 07013 Doc. No. PAS-DC-010415-17 Judgment No. PAS-VJ-009107-17	\$1,031.74

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Lincoln Automotive Financial Services/Ford Motor Credit	\$339.65 Arrears			Paid Outside the Plan \$339.65

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. <input checked="" type="checkbox"/> NONE The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:						
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Lincoln Automotive Financial Services/Ford Motor Credit moved from Part 4(f) to Part 6 of Plan. Plan needed to provide for automobile and mortgage arrearages.	Lincoln Automotive Financial Services/Ford Motor Credit moved from Part 4(f) to Part 6 of Plan. Plan now provides for automobile and mortgage arrearages.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No, however amended Schedules I and J will be filed prior to

confirmation.

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ **Explain here:**

Judgment creditors as set forth in Part 5(b) shall file Satisfaction of Judgments with in 30 days upon its receiving payment in full by the Chapter 13 Standing Trustee. In the event a judgment creditor fails to timely file a proof of claim, then within 30-days of the debtor receiving her discharge, the judgment creditor shall file a Satisfaction of Judgment.

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>10/01/18</u>	<u>/s/ Virginia E. Fortunato</u> Virginia E. Fortunato Attorney for the Debtor
Date:	<u>10/01/18</u>	<u>/s/ Carolyn Bocchino</u> Carolyn Bocchino Debtor
Date:	<u></u>	<u></u> Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date	<u>10/01/18</u>	<u>/s/ Virginia E. Fortunato</u> Virginia E. Fortunato Attorney for the Debtor
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I certify under penalty of perjury that the above is true.

Date:	<u>10/01/18</u>	<u>/s/ Carolyn Bocchino</u> Carolyn Bocchino Debtor
Date:	<u></u>	<u></u> Joint Debtor

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Carolyn Bocchino
 Debtor

Case No. 18-23643-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 92

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.

db +Carolyn Bocchino, 15 Doremus Place, Clifton, NJ 07013-2601
 cr +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,
 Colorado Springs, CO 80962-2180
 517633243 Best Buy Corporate Headquarters, 7601 Penn Avenue S (at 7th Street), Richfield, MN 55423
 517633247 +Capital One Bank Corporate Office, 1680 Capital One Drive, Mc Lean, VA 22102-3407
 517633248 +Capital One N.A., Att: Midland Funding, 2365 Northside Drive - Suite 300,
 San Diego, CA 92108-2709
 517745112 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517633249 +Chase Bank USA, NA (FDIC), 200 White Clay Center Drive, Newark, DE 19711-5466
 517633250 +Chase Card Services, Correspondence Dept, P.O. Box 15298, Wilmington, DE 19850-5298
 517633251 +Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298
 517633252 +Citibank, N.A., Att: Portfolio Recovery, 120 Corporate Boulevard - Suite 1,
 Norfolk, VA 23502-4952
 517633253 +Citibank, N.A./Best Buy, Att: Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541-1067
 517633254 +Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0493
 517633255 +City of Clifton, 900 Clifton Avenue, Clifton, NJ 07013-2708
 517633256 +Clifton Tax Collector, 900 Clifton Avenue, Clifton, NJ 07013-2708
 517633260 Credit One Bank N.A., Att: Midland Funding, 365 Northside Drive - Suite 300,
 San Diego, CA 92108
 517633261 +Credit One Bank, NA (FDIC), 585 Pilot Road, Las Vegas, NV 89119-3619
 517633262 +Discover Bank, Att: Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
 517633263 +Discover Bank (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700
 517633266 +Eleanor Ferriero, 15 Brandtwood Place, Clifton, NJ 07013-3901
 517633267 +Equifax, 1550 Peartree Street NW, Atlanta, GA 30309-2468
 517633268 +Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 517637527 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000,
 Detroit, MI 48255-0953)
 517633269 +JC Penney Corporate Headquarters, 6501 Legacy Drive, Plano, TX 75024-3698
 517633270 +JPMorgan Chase Bank, N.A. (FDIC), 1111 Polaris Parkway, Columbus, OH 43240-2031
 517633274 Liberty Mutual Insurance Company, Att: Credit Collection Services, P.O. Box 55126,
 Boston, MA 02205-5126
 517633275 +Liberty Mutual Insurance Company, 141 Congress Street, Boston, MA 02110-2511
 517633273 +Liberty Mutual Insurance Company, Att: Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 517633276 +Lincoln Automotive Financial Service, Att: Bankruptcy, P.O. Box 542000,
 Omaha, NE 68154-8000
 517633284 +MTA Bridges and Tunnels E-Z Pass, 2 Broadway, New York, NY 10004-3357
 517633286 +MTA Bridges and Tunnels E-Z Pass, Att: Transworld Systems Inc., 5626 Frantz Road,
 Dublin, OH 43017-2590
 517633285 MTA Bridges and Tunnels E-Z Pass, Att: Transworld Sysems Inc., P.O. Box 15110,
 Wilmington, DE 19850-5110
 517633279 +Midland Funding, LLC, Att: Pressler, Felt & Warshaw, LLP, 7 Entin Road,
 Parsippany, NJ 07054-5020
 517633281 +Midland Funding, LLC/SYNCB, Att: Leonard H. Franco, Esq., 1037 Raymond Boulevard,
 Suite 710, Newark, NJ 07102-5427
 517633282 +Midland Funding, LLC/SYNCB/JC Penney, Att: Pressler, Felt & Warshaw, LLP, 7 Entin Road,
 Parsippany, NJ 07054-5020
 517633283 +Midland Funding/SYNCH JC Penney, Att: Court Officer Jose Veazquez, P.O. Box 6829,
 Paterson, NJ 07509-6829
 517633287 New Jersey E-Z Pass, Att: RMCB Collection Agency, P.O. Box 1235, Elmsford, NY 10523-0935
 517633289 +Nordstrom FSB, Att: Portfolio Recovery, 120 Corporate Boulevard - Suite 1,
 Norfolk, VA 23502-4952
 517633290 #+Nordstrom FSB (FDIC), 8502 East Princess Drive, Suite 150, Scottsdale, AZ 85255-5488
 517633291 Nordstrom Inc. Corporate Offices, 1617 Sixth Avenue, Seattle, WA 98101-1707
 517633294 +Portfolio Recovery/Citibank Best Buy, Att: Forster, Garcus & Garbus, 7 Bantan Place,
 Hackensack, NJ 07601-5604
 517633295 Portfolio Recovery/Citibank Best Buy, Att: Forster, Garbus & Garbus, 60 Motor Parkway,
 Commack, NY 11725-5710
 517633296 Slomin's Inc., Att: O'Brien & Taylor, 175 Fairfield Avenue, P.O. Box 505,
 West Caldwell, NJ 07007-0505
 517633297 +Slomin's Inc., Att: Court Officer Steven Palamara, P.O. Box 7236,
 Paterson, NJ 07509-7236
 517633298 +Slomin's Inc. Corporate Office, 125 Lauman Lane, Hicksville, NY 11801-6539
 517633301 +Synchrony Bank, Att: Midland Funding, 2365 Northside Drive - Suite 300,
 San Diego, CA 92108-2709
 517633302 +Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021,
 Norfolk, VA 23551-0001
 517633304 +Trans Union, P.O. Box 2000, Chester, PA 19016-2000
 517633305 +Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661-3631
 517633308 Verizon, National Recovery Operations, Minneapolis, MN 55426
 517633312 Verizon Wireless, Att: The CBE Group, Inc., 109 Technology Parkway,
 Cedar Falls, IA 50613
 517633313 Verizon Wireless, Att: The CBE Group, Inc., Payment Processing Center, P.O. Box 2038,
 Waterloo, IA 50704-2038

District/off: 0312-2 User: admin Page 2 of 3 Date Rcvd: Oct 02, 2018
Form ID: pdf901 Total Noticed: 92

517633318 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle,
Frederick, MD 21701)
517633314 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
(address filed with court: Wells Fargo Bank, Att: Bankruptcy Dept, P.O. Box 6429,
Greenville, SC 29606)
517633315 Wells Fargo Bank, Loan Service Credit Dispute, San Antonio, TX 78265
517633316 +Wells Fargo Bank, N.A. (FDIC), 101 North Phillips Avenue, Sioux Falls, SD 57104-6714
517694349 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,
Eagan, MN 55121-7700
517633317 +Wells Fargo Home Mortgage, Att: Bankruptcy, 3476 Stateview Boulevard, Mac Z7801-014,
Fort Mill, SC 29715-7203
517633320 +World Financial Network Bank, Att: Portfolio Recovery, 120 Corporate Boulevard - Suite 1,
Norfolk, VA 23502-4952

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 02 2018 23:38:16 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 02 2018 23:38:12 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 23:43:52
Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517633244 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 02 2018 23:43:48 Capital One,
Att: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
517633245 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 02 2018 23:44:24 Capital One,
P.O. Box 5253, Carol Stream, IL 60197-5253
517633246 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 02 2018 23:44:25
Capital One Bank (USA), NA (FDIC), 4851 Cox Road, Glen Allen, VA 23060-6293
517633257 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 02 2018 23:37:55 Comenity Bank (FDIC),
f/k/a World Financial Network Bank, One Righter Parkway - Suite 100,
Wilmington, DE 19803-1533
517633259 +E-mail/PDF: creditonebknofications@resurgent.com Oct 02 2018 23:43:27 Credit One Bank,
P.O. Box 98875, Las Vegas, NV 89193-8875
517633258 +E-mail/PDF: creditonebknofications@resurgent.com Oct 02 2018 23:43:58 Credit One Bank,
Att: Bankruptcy, P.O. Box 98873, Las Vegas, NV 89193-8873
517633264 E-mail/Text: mrdiscen@discover.com Oct 02 2018 23:37:06 Discover Financial,
P.O. Box 15316, Wilmington, DE 19850
517641795 E-mail/Text: mrdiscen@discover.com Oct 02 2018 23:37:06 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517633265 +E-mail/Text: mrdiscen@discover.com Oct 02 2018 23:37:06 Discover Financial, P.O. Box 3025,
New Albany, OH 43054-3025
517633271 +E-mail/Text: bnckohlnotices@becket-lee.com Oct 02 2018 23:37:16 Kohls/Capital One,
Kohls Credit, P.O. Box 3120, Milwaukee, WI 53201-3120
517633272 +E-mail/Text: bnckohlnotices@becket-lee.com Oct 02 2018 23:37:16 Kohls/Capital One,
P.O. Box 3115, Milwaukee, WI 53201-3115
517707258 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 02 2018 23:38:11 MIDLAND FUNDING LLC,
PO BOX 2011, WARREN MI 48090-2011
517633277 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 02 2018 23:38:11 Midland Credit Management,
2365 Northside Drive - Suite 300, San Diego, CA 92108-2709
517633278 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 02 2018 23:38:11 Midland Funding LLC/SYNCB,
Att: Leonard H. Franco, Esq., Midland Credit Management, Inc., P.O. Box 2121,
Warren, MI 48090-2121
517633280 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 02 2018 23:38:11 Midland Funding, LLC,
2365 Northside Drive - Suite 300, San Diego, CA 92108-2709
517633288 +E-mail/Text: Jerry.Bogar@conduent.com Oct 02 2018 23:39:19 New Jersey E-Z Pass,
375 McCarter Highway, Newark, NJ 07114-2562
517633292 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 03 2018 00:06:51
Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23541
517633293 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 02 2018 23:44:29
Portfolio Recovery, 140 Corporate Boulevard, Norfolk, VA 23541
517742280 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 02 2018 23:43:24
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517749572 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 02 2018 23:44:30
Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
517633299 +E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 23:43:23 SYNCB/Care Credit,
P.O. Box 965036, Orlando, FL 32896-5036
517633300 +E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 23:44:31 SYNCB/Lord & Taylor,
P.O. Box 965015, Orlando, FL 32896-5015
517634042 +E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 23:44:32 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517633303 +E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 23:43:29 Synchrony Bank (FDIC),
170 West Election Road - Suite 125, Draper, UT 84020-6425
517633306 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 02 2018 23:36:59
Verizon, Att: Wireless Bankruptcy Admin, 500 Technology Drive - Suite 500,
Weldon Springs, MO 63304-2225
517633309 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 02 2018 23:36:59
Verizon, P.O. Box 650584, Dallas, TX 75265-0584

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 92

Date Rcvd: Oct 02, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517633307 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 02 2018 23:36:59
Verizon, Att: Wireless Bankruptcy Admin, 500 Technology Drive - Suite 550,
Weldon Springs, MO 63304-2225
517736541 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 02 2018 23:55:05 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517633310 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 02 2018 23:36:59
Verizon Corporate Office Headquarters, 140 West Street, New York, NY 10007-2123
517633311 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 02 2018 23:36:59
Verizon Wireless, 200 Corporate Drive, Orangeburg, NY 10962-2616
517633319 +E-mail/PDF: bk@worldacceptance.com Oct 02 2018 23:43:27 World Financial Network Bank,
Att: Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541-1067

TOTAL: 34

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2018 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@logs.com,
njbankruptcynotifications@logs.com
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company
LLC ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Legacy Mortgage Asset Trust 2018-RPL3
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato on behalf of Debtor Carolyn Bocchino njbankruptcy911@gmail.com,
bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 6